

ANNUAL NOTICES & OTHER INFORMATION

For

AFRICAN EXPRESS® CARDHOLDERS

The following notices and information are provided by More Credit Card Services, the issuer of your African Express Card®.

NO ACTION REQUIRED

As the issuer of your African Express Card®, More Credit Card Services is required to provide this important information to you each year.

While you may wish to retain this document for future reference. **NO ACTION IS REQUIRED** by you now.

PRIVACY POLICY

We and our agents, acting on our behalf, collect nonpublic personal information about you (e.g., your name, address, telephone number, social security number, and date of birth) from the following sources: information we receive from you on applications/enrollments forms for the Card; and information about your Transactions with us or with others, including but not limited to the Agency. We do not release personal nonpublic financial information obtained in connection with this Card program about current or former Cardholders to anyone, except: to process and/or enforce Transactions with us and with others; to facilitate your Card enrollment and Agency payments/adjustments; to provide educational materials and other Card program features; as permitted or required by law, regulation, legal process or court order; to report to local, state and federal authorities if we believe a crime may have been committed involving a Card; or as otherwise requested by you. We restrict access to nonpublic personal information about you to our agents and employees who have a need to know that information in order to process your Card and Transactions. We maintain physical electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

African Express Card® is a registered service mark of the Blockchain Account and is a decentralized currency application of the Treasury, Bureau of the Fiscal Service.

TO OBTAIN ACCOUNT INFORMATION

We provide the following services to assist you in obtaining account balance or transaction information:

- a) View your transaction history and obtain a printed over the Virtual African Express Card Network.
- b) Login into see your balance and transaction information through our automated mobile app system to find our Customer Service Center.
- c) Speak with an automated Customer Service Operator to question a transaction or request a printed summary of your transactions.
- d) Choose paper receipts that show your balance each time you withdraw cash at ATMs.

ERROR RESOLUTION PROCEDURES

If you suspect that an error has occurred in your account, your statement or receipt is wrong, you need more information about a transfer listed on your statement or receipt, or if you are the victim of identity theft, login to us at: www.morecreditcardservices.net, or write to us at More Credit Card Services, African Express Card® Payment Processing Services 22078 Arbor Avenue Suite 234, Hayward, California 94541-4894, as soon as you can. Identify the transaction in error and, if applicable, tell the operator you wish to dispute the transaction. We must hear from you no later than 90 days after you learn of the error. Tell us your name and Card number, describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information; and tell us the dollar amount of the suspected error and the approximate date when the error took place. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will mail you a dispute investigation form for completion (although if we ask you to submit your claim in writing, you may do it in a letter or other form if you prefer.) If you submit written documentation, make sure to include the details of your claim, your phone number and your current mailing address.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. For errors involving point-of-sale or foreign initiated transactions, we may take up to 90 days to investigate your complaint or question. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. If you need more information about our error-resolution procedures, please write us at the address above.

OTHER INFORMATION YOU SHOULD KNOW

AFRICAN EXPRESS CARD AND ATM SAFETY

- Use care and discretion when selecting your Personal Identification Number (PIN) and when using your African Express Card[®]. This PIN Number has been previously integrated into a QR Code Scanning Protocol.
- Since our African Express Card[®] requires end-to-end encryption login before making transactions with the integrated QR Code PIN Number, it cannot easily be figured out by someone if either your mobile phone or purse with mobile phone inside of it is lost or stolen. Don't use your birth date, address or SSN, for example.
- Since your PIN is integrated into the QR Code, you don't have to memorize your PIN. Therefore, do not write it on a physical card or on a piece of paper and place it in your purse or wallet. Remember do not share your end-to-end encryption password login and QR Code PIN Number details associated with your personal African Express Card[®] with anyone orally.
- Protect your African Express Card[®] and QR Code PIN from all forms of theft.
- If you use your African Express Card[®] to make a purchase or pay for services on the internet, make sure you are using a secure site with encryption to protect your African Express Card[®] and any personal information you are asked to provide.

GUARD YOUR PERSONAL INFORMATION

PHISHING AND IDENTITY THEFT PREVENTION

- Your PIN has an initial safe guard to prevent theft since it is integrated into a QR Code when it is only needed to use on an ATM or to make a PIN-based purchase or cash-back transaction. Again, if anyone else asks for your PIN, do not give it. No county, no state, no federal agency and More Credit Card Services employee, or service provider will ever ask you for your PIN.
- No one associated with the African Express Card[®] Program will send you an email asking you for confidential information, except in response to an email you may have sent them. Even then, we will never request confidential information like your PIN since we already have it. Do not click on emails from sources you do not know, and if you open the email, do not click on any pop-up windows or links to other sites in the email.

- Be aware of your surroundings when using an ATM at night or in isolated areas. At night, park near the ATM in a well-lighted area and have someone accompany you when possible.
- Do not approach a dark ATM.
- If you notice any unusual mechanism/device on an ATM that doesn't appear to belong in the area where you use your mobile phone installed with African Express Card[®] or on or near the key pad, do not use the ATM.
- Do not accept assistance from anyone you do not know while using the ATM. When using your mobile phone installed with African Express Card[®] to make a transaction on the ATM, make sure that no one can observe the end-to-end encryption login protocols that activates the African Express Card[®] on your mobile phone.
- Do not display your cash. Pocket it and count it later in a safe location.

- Make sure you have antivirus software from a reputable source and that you update and keep it current along with the latest security feature updates for your respective Android and iPhone mobile devices.
- If you receive an email that appears to come from us, but seems suspicious, send us an email at info@morecreditcardservices.net.

Notice of Change to Terms of Use

Announcing African Express Card[®] Cash Access: This new feature will allow you to get cash at Walmart up to your available balance with no purchase necessary. The African Express Card[®] Cash Access will be made available at select Walmart stores in the U.S. beginning, Fall, 2016. Present your African Express Card[®] Debit at the Walmart Money Center or the Walmart Customer Service desk to get cash from your card. The fee for this optional service is \$1.50 per transaction. No additional Walmart fees apply. Additional authorized retailers may be offered in the future.

Starting in 2017, African Express Card[®] Emergency Cash will be introduced as a new feature to assist cardholders in obtaining cash to address urgent situations in the U.S. only. The fee for this optional service will range from \$8.50 to \$12.00 based on the transaction amount requested.

Unclaimed Property: Under certain circumstances, we are required by state law to relinquish the balance in accounts in which there has been no activity for a specified amount of time, such as deposits, withdrawals, balance inquiry or any other Customer initiated contact. The time period for relinquishment, also called escheatment, varies by state. You agree that we are not liable for any loss you may incur due to our good faith compliance with these laws.

A fee of up to \$50.00 may be assessed for the review and processing of estate claims including the distribution of any remaining funds to a deceased cardholder's estate.